

Information to identify the case:

Debtor 1	<u>Todd M Lukas</u>	Social Security number or ITIN	xxx-xx-9906
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Patricia L Lukas</u>	Social Security number or ITIN	xxx-xx-7376
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 14-33340-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Todd M Lukas

Patricia L Lukas

2/14/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Todd M Lukas
Patricia L Lukas
DebtorsCase No. 14-33340-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 3
Total Noticed: 61

Date Rcvd: Feb 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2020.

db/jdb
515175768 +Todd M Lukas, Patricia L Lukas, 103 Hearthstone Lane, Marlton, NJ 08053-5370
+American Express, c/o Anthony J. Migliaccio, Jr., Esquire, 500 North Franklin Turnpike,
P.O. Box 278, Ramsey, NJ 07446-0278
515175770 +BBY/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
515175771 +Best Buy Credit Services, P.O. Box 183195, Columbus, OH 43218-3195
515239904 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
515175775 +Citibank, P.O. Box 6403, Sioux Falls, SD 57117-6403
515236155 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,
Mason, OH 45040-8053
515236156 +Department Stores National Bank For Macys Visa Bra, Bankruptcy Processing, Po Box 8053,
Mason, OH 45040-8053
515175787 Midland Funding, c/o Forster, Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725-5710
515175788 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
(address filed with court: Nissan Motor Acceptance, 8900 Freeport Parkway,
Irving, TX 75063)
515186376 Nissan-Infiniti LT, PO Box 660366 Dallas TX 75266-0366
515175793 +South Jersey Skin Care, LAS, c/o AWA Collections, P.O. Box 6605, Orange, CA 92863-6605
515175799 +TD Bank, P.O. Box 16027, Lewiston, ME 04243-9513
515205730 +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
515175801 +Visa/Dept Stores National Bank, P.O. Box 8218, Mason, OH 45040-8218

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 14 2020 23:14:13 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Feb 14 2020 23:14:12 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
515231764 +EDI: CINGMIDLAND.COM Feb 15 2020 04:13:00 AT&T Mobility II LLC, % AT&T Services, Inc,
Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
515175766 +EDI: AMEREXPR.COM Feb 15 2020 04:13:00 American Express, P.O. Box 981537,
El Paso, TX 79998-1537
515309130 EDI: BECKLEE.COM Feb 15 2020 04:13:00 American Express Centurion Bank,
c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515280681 EDI: BECKLEE.COM Feb 15 2020 04:13:00 American Express Travel Related Services,
Company, Inc., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515293570 E-mail/PDF: resurgentbknofications@resurgent.com Feb 14 2020 23:15:05
Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,
Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
515175769 +EDI: TSYS2.COM Feb 15 2020 04:13:00 Barclays Bank Belaware, 700 Prides Xing,
Newark, DE 19713-6109
515175772 EDI: WFNNB.COM Feb 15 2020 04:13:00 Buckle, P.O. Box 659704, San Antonio, TX 78265-9704
515382020 +E-mail/Text: bncmail@w-legal.com Feb 14 2020 23:14:15 CERASTES, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515375486 +EDI: WFNNB.COM Feb 15 2020 04:13:00 COMENITY CAPITAL BANK/PAYPAL CREDIT,
C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515175773 +EDI: CAPITALONE.COM Feb 15 2020 04:13:00 Capital One, PO Box 30281,
Salt Lake City, UT 84130-0281
515175774 EDI: CAPITALONE.COM Feb 15 2020 04:13:00 Capital One, P.O. Box 71083,
Charlotte, NC 28272-1083
515310072 EDI: BL-BECKET.COM Feb 15 2020 04:13:00 Capital One, N.A., c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
515175776 EDI: WFNNB.COM Feb 15 2020 04:13:00 Comenity Bank-American Signature Furnitu,
P.O. Box 659704, San Antonio, TX 78265-9704
515175777 +EDI: WFNNB.COM Feb 15 2020 04:13:00 Comenity Bank/AMSGNFRN, P.O. Box 182789,
Columbus, OH 43218-2789
515175778 +EDI: WFNNB.COM Feb 15 2020 04:13:00 Comenity Bank/Buckle, P.O. Box 182789,
Columbus, OH 43218-2789
515175779 +EDI: WFNNB.COM Feb 15 2020 04:13:00 Comenity Capital Bank, c/o RGS Financial, Inc.,
P.O. Box 852039, Richardson, TX 75085-2039
515175780 EDI: DISCOVER.COM Feb 15 2020 04:13:00 Discover Financial Services, PO Box 15316,
Wilmington, DE 19850
515188422 EDI: DISCOVER.COM Feb 15 2020 04:13:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
515175781 +EDI: PRA.COM Feb 15 2020 04:13:00 GE Capital Bank, c/o Portfolio Recovery Associates,
120 Corporate Blvd, Suite 100, Norfolk, VA 23502-4952
515175782 EDI: RMSC.COM Feb 15 2020 04:13:00 GE Capital Retail Bank, P.O. Box 965020,
Orlando, FL 32896-5020
515175783 +E-mail/Text: bncnotices@becket-lee.com Feb 14 2020 23:14:04 Kohl's Department Store,
PO Box 3115, Milwaukee, WI 53201-3115
515175784 EDI: RMSC.COM Feb 15 2020 04:13:00 Lord and Taylor/GECRB, PO Box 960035,
Orlando, FL 32896-0035

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 3
Total Noticed: 61

Date Rcvd: Feb 14, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515175785 +EDI: TSYS2.COM Feb 15 2020 04:13:00 Macy's, PO Box 8218, Mason, OH 45040-8218
515175786 +EDI: MID8.COM Feb 15 2020 04:13:00 Midland Funding, 8875 Aero Drive, Suite 200,
San Diego, CA 92123-2255
515175790 +EDI: AGFINANCE.COM Feb 15 2020 04:13:00 One Main Financial, 6801 Colwell Blvd.,
Irving, TX 75039-3198
515387376 EDI: PRA.COM Feb 15 2020 04:13:00 Portfolio Recovery Associates, LLC, c/o Best Buy,
POB 41067, Norfolk VA 23541
515390751 EDI: PRA.COM Feb 15 2020 04:13:00 Portfolio Recovery Associates, LLC,
c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541
515387374 EDI: PRA.COM Feb 15 2020 04:13:00 Portfolio Recovery Associates, LLC,
c/o GE Capital Retail Bank, POB 41067, Norfolk VA 23541
515390681 EDI: PRA.COM Feb 15 2020 04:13:00 Portfolio Recovery Associates, LLC, c/o Lord & Taylor,
POB 41067, Norfolk VA 23541
515390048 EDI: PRA.COM Feb 15 2020 04:13:00 Portfolio Recovery Associates, LLC,
c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
515175791 EDI: RMSC.COM Feb 15 2020 04:13:00 Pay Pal Credit, P.O. Box 105658,
Atlanta, GA 30348-5658
515175792 +E-mail/Text: bankruptcy@prosper.com Feb 14 2020 23:14:21 Prosper Marketplace Inc.,
101 2nd St, Floor 15, San Francisco, CA 94105-3672
515244197 EDI: Q3G.COM Feb 15 2020 04:13:00 Quantum3 Group LLC as agent for,
Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
515193910 EDI: Q3G.COM Feb 15 2020 04:13:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
515175794 +EDI: RMSC.COM Feb 15 2020 04:13:00 SYNCB/Amazon, P.O. Box 965015,
Orlando, FL 32896-5015
515175795 +EDI: RMSC.COM Feb 15 2020 04:13:00 SYNCB/Lord & Taylor, P.O. Box 965015,
Orlando, FL 32896-5015
518051280 +E-mail/Text: bncmail@w-legal.com Feb 14 2020 23:14:15 SYNCHRONY BANK,
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
518051281 +E-mail/Text: bncmail@w-legal.com Feb 14 2020 23:14:15 SYNCHRONY BANK,
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121,
SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
515175796 +EDI: RMSC.COM Feb 15 2020 04:13:00 Synchrony Bank/Care Credit, c/o P.O. Box 965036,
Orlando, FL 32896-0001
515175797 +EDI: RMSC.COM Feb 15 2020 04:13:00 Synchrony Bank/Walmart, P.O. Box 965024,
Orlando, FL 32896-5024
515250602 EDI: TDBANKNORTH.COM Feb 15 2020 04:13:00 TD Bank N.A., Attn: Bankruptcy Dept.,
ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547
515175800 EDI: TDBANKNORTH.COM Feb 15 2020 04:13:00 TD Bank, NA, PO Box 84037,
Columbus, GA 31908-4037
515175798 +EDI: WTRRN BANK.COM Feb 15 2020 04:13:00 Target National Bank, PO Box 673,
Minneapolis, MN 55440-0673
515175802 +E-mail/Text: vci.bkcy@vwcredit.com Feb 14 2020 23:14:15 Volkswagen Credit Inc., PO Box 3,
Hillsboro, OR 97123-0003

TOTAL: 46

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515175767* +American Express, PO Box 981537, El Paso, TX 79998-1537
515362504* American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515310073* Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515175789* ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
(address filed with court: Nissan-Infiniti LT, 8900 Freeport Pkwy, Irving, TX 75063)
515175803* +Volkswagen Credit Inc., P.O. Box 3, Hillsboro, OR 97123-0003

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 3180W

Page 3 of 3
Total Noticed: 61

Date Rcvd: Feb 14, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2020 at the address(es) listed below:

Andrew B. Finberg on behalf of Debtor Todd M Lukas andy@sjbankruptcylaw.com,
abfecf@gmail.com;finbergar39848@notify.bestcase.com
Andrew B. Finberg on behalf of Joint Debtor Patricia L Lukas andy@sjbankruptcylaw.com,
abfecf@gmail.com;finbergar39848@notify.bestcase.com
Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor VW Credit Leasing, Ltd kmcdonald@blankrome.com,
bkgroup@kmlawgroup.com

TOTAL: 6